

# Appendix F – Direct Loan Edit Conversion Table

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## Overview

The Direct Loan Edit Conversion Table provides a crosswalk for Full Participants of edits in the Direct Loan Origination System, (DLOS) with those in the COD System.

The table lists the legacy error or reject code and the corresponding message with the COD error code and message. Phase-In Participants will continue to receive the Legacy Reject Code and Edit Message on their acknowledgements while Full Participants will receive the COD Error Code and Edit Message in their Response documents.

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## Batch Reject Codes from the Header Record

| BATCH REJECT CODES FROM THE HEADER RECORD |   |                |  |
|---|---|----------------|--|
| Legacy Reject Code                        | Legacy Edit Message                                   | COD Error Code | COD Edit Message                                 |
| 01  | Duplicate Batch ID Number                             | 003            | Duplicate Document (Batch) ID                    |
| 02  | School code indicates non-direct Loan Participant     | 004            | Entity ID (Source) Not Found On Participant File |
| 03  | File contains non-ASCII keyboard printable characters | N/A            | Edit N/A for COD Full Participants               |

| BATCH REJECT CODES FROM THE HEADER RECORD |   |                |   |
|---|---|----------------|---|
| Legacy Reject Code                        | Legacy Edit Message                                   | COD Error Code | COD Edit Message                                      |
| 04  | Batch not processed, contact LOC for more information | 006            | Document Create Date greater than Current System Date |
|   |   | 007            | No Detail Records In Document                         |
| 05  | Invalid message class                                 | N/A            | Edit N/A for COD Full Participants                    |

## Loan Origination/Change Reject Codes

| LOAN ORIGINATION/CHANGE REJECT CODES |   |                |  |
|--------------------------------------|---|----------------|--|
| Legacy Reject Code                   | Legacy Edit Message   | COD Error Code | COD Edit Message   |
| 01                                   | Invalid School Code<br>(Loan Origination/Change)  | N/A            | Edit N/A for COD Full Participants                             |
| 02                                   | Borrower's Address is incomplete<br>(Loan Origination/Change)   | 021            | Address is incomplete  |
| 03                                   | Invalid Borrower's Date of Birth<br>(Loan Origination/Change)   | 998            | Invalid Format   |
| 04                                   | Invalid Borrower's Loan Default/Grant Overpayment<br>(Loan Origination/Change)                            | 998            | Invalid Format   |
| 05                                   | Invalid Borrower's Citizenship<br>(Loan Origination/Change)   | 013            | Citizenship Status Indicator for PLUS Borrower is not eligible |
|                                      |   | 998            | Invalid Format   |
| 06                                   | Must provide Borrower's First or Last Name<br>(Loan Origination/Change)                                   | 020            | First Name and Last Name Blank                                 |
| 07                                   | Must provide Borrower's Alien Registration Number<br>(Loan Origination/Change)                            | N/A            | Edit N/A for COD Full Participants                             |
| 08                                   | Anticipated Disbursement Date Prior to the Loan Period Start Date (-10 Days)<br>(Loan Origination/Change) | N/A            | Edit N/A for COD Full Participants                             |
| 09                                   | Anticipated Disbursement Date after the Loan Period End Date (+90 Days)<br>(Loan Origination/Change)      | N/A            | Edit N/A for COD Full Participants                             |

| LOAN ORIGINATION/CHANGE REJECT CODES |   |                |   |
|--------------------------------------|---|----------------|---|
| Legacy Reject Code                   | Legacy Edit Message   | COD Error Code | COD Edit Message  |
| 10                                   | Minimum of two anticipated disbursements is required<br><br>(Loan Origination)  | 060            | Insufficient Number of Disbursements Based on School Type |
| 11                                   | Anticipated Disbursement Date is blank<br><br>(Loan Origination/Change)   | 053            | Disbursement Date Cannot Be Blank                         |
| 12                                   | Total anticipated gross amount must be less than or equal to the Loan Amount Approved<br><br>(Loan Origination/Change)  | 067            | Incorrect Disbursement Amount                             |
| 13                                   | Anticipated Disbursement Dates are not in chronological order<br><br>(Loan Origination)   | N/A            | Edit N/A for COD Full Participants                        |
| 15                                   | Invalid Program Year  | 998            | Invalid Format  |
| 16                                   | Loan Identifier must be unique<br><br>(Loan Origination)  | 033            | Duplicate Award ID  |
| 17                                   | This borrower has the same Social Security Number as another direct loan borrower<br><br>(Loan Origination/Change)  | N/A            | Edit N/A for COD Full Participants                        |
| 18                                   | Anticipated Loan Fee Amount is not equal to the LOC's calculated loan fee amount<br><br>(Loan Origination/Change)   | 077            | Incorrect Disbursement Loan Fee Amount                    |
| 19                                   | Field cannot be modified<br><br>(Change)  | N/A            | Edit N/A for COD Full Participants                        |
| 20                                   | Invalid state code<br><br>(Loan Origination/Change)   | 021<br>998     | Address is Incomplete<br>Invalid Format                   |
| 21                                   | Invalid Disclosure Statement Print Indicator<br><br>(Loan Origination/Change)   | 996            | Invalid Value   |
| 22                                   | Invalid Change Field Number<br><br>(Change)   | N/A            | Edit N/A for COD Full Participants                        |
| 24                                   | Loan Identifier does not exist<br><br>(Change)  | N/A            | Edit N/A for COD Full Participants                        |
| 25                                   | Must provide Loan Period Start and End Dates<br><br>(Loan Origination/Change)   | N/A            | Edit N/A for COD Full Participants                        |
| 26                                   | Loan Amount Approved exceeds the maximum annual loan limits for this borrower at your school for equal or overlapping academic years<br><br>(Loan Origination/Change) | 039            | Incorrect Award Amount                                    |
| 27                                   | Anticipated Net Amount is not equal to the LOC's calculated net amount<br><br>(Loan Origination/Change)   | 063            | Incorrect Disbursement Amount                             |
| 28                                   | Invalid Loan Type<br><br>(Loan Origination/Change)  | 996<br>998     | Invalid Value<br>Invalid Format                           |

| LOAN ORIGINATION/CHANGE REJECT CODES |  |                |   |
|--------------------------------------|--|----------------|---|
| Legacy Reject Code                   | Legacy Edit Message  | COD Error Code | COD Edit Message  |
| 29                                   | Must provide Borrower's/Student's Social Security Number<br><br>(Loan Origination/Change)            | 994            | Missing Value   |
|                                      |  | 998            | Invalid Format  |
| 30                                   | Invalid loan period<br><br>(Loan Origination/Change)   | 045            | Incorrect Award Dates   |
|                                      |  | 996            | Invalid Value OR  |
|                                      |  | 998            | Invalid Format  |
| 31                                   | Loan Period Start Date is greater than the Loan Period End Date<br><br>(Loan Origination/Change)     | 045            | Incorrect Award Dates   |
| 33                                   | Loan Amount Approved must be positive<br><br>(Loan Origination/Change)                               | 042            | New award type submitted with a zero award amount.            |
| 34                                   | Invalid Promissory Note Print Indicator<br><br>(Loan Origination/Change)                             | 996            | Invalid Value   |
| 36                                   | Borrower's and Student's Social Security Numbers cannot be the same<br><br>(Loan Origination/Change) | 016            | PLUS Borrower and Student Cannot be the Same Person           |
| 37                                   | Invalid Student's Date of Birth<br><br>(Loan Origination/Change)                                     | 998            | Invalid Format  |
| 38                                   | Invalid Student's Citizenship<br><br>(Loan Origination/Change)                                       | 014            | Citizenship Status Indicator for PLUS Student is not eligible |
| 39                                   | Invalid Student's Loan Default/Grant Overpayment   | N/A            | Edit N/A for COD Full Participants                            |
| 40                                   | Must provide Student's First or Last Name<br><br>(Loan Origination/Change)                           | 020            | First Name and Last Name Blank                                |
| 41                                   | Must provide Student's Alien Registration Number<br><br>(Loan Origination/Change)                    | N/A            | Edit N/A for COD Full Participants                            |
| 42                                   | School is closed<br><br>(Loan Origination/Change)  | 048            | School is ineligible  |
| 44                                   | School is ineligible<br><br>(Loan Origination/Change)  | 048            | School is ineligible  |
| 46                                   | Invalid Borrower's Middle Initial<br><br>(Loan Origination/Change)                                   | 996            | Invalid Value   |
| 47                                   | Invalid Student's Middle Initial<br><br>(Loan Origination/Change)                                    | N/A            | Edit N/A for COD Full Participants                            |
| 48                                   | Invalid Borrower's Telephone Number<br><br>(Loan Origination/Change)                                 | 996            | Invalid Value   |
|                                      |  | 998            | Invalid Format  |
| 52                                   | Invalid Date Format<br><br>(Loan Origination/Change)   | 998            | Invalid Format  |

| LOAN ORIGINATION/CHANGE REJECT CODES |   |                |  |
|--------------------------------------|---|----------------|--|
| Legacy Reject Code                   | Legacy Edit Message   | COD Error Code | COD Edit Message   |
| 55                                   | Invalid Zip Code  | 996            | Invalid Value  |
|                                      | (Loan Origination/Change)   | 998            | Invalid Format   |
|                                      |   | 021            | Address is incomplete  |
| 56                                   | Invalid Borrower's State Code   | 996            | Invalid Value  |
|                                      | (Loan Origination/Change)   |                |  |
| 57                                   | Borrower's Permanent Zip Code should not be blank                                   | 996            | Invalid Value  |
|                                      | (Loan Origination/Change)   |                |  |
| 59                                   | Invalid numeric field   | 996            | Invalid Value  |
|                                      | (Loan Origination/Change)   | 998            | Invalid Format   |
| 60                                   | Invalid Dependency Status   | 998            | Invalid Format   |
|                                      | (Loan Origination/Change)   |                |  |
| 72                                   | Total Anticipated Gross Amount must be greater than zero                            | N/A            | Edit N/A for COD Full Participants   |
|                                      | (Loan Origination/Change)   |                |  |
| 75                                   | Acknowledged but not applied  | N/A            | Edit N/A for COD Full Participants   |
|                                      | (Loan Origination/Change)   |                |  |
| 76                                   | Invalid Loan Origination Date   | 996            | Invalid Value  |
|                                      | (Loan Origination)  | 998            | Invalid Format   |
| 78                                   | Invalid Student's College Grade Level   | 996            | Invalid Value  |
|                                      | (Loan Origination/Change)   | 998            | Invalid Format   |
| 81                                   | Program Year and Cycle Indicator do not match                                       | N/A            | Edit N/A for COD Full Participants   |
|                                      | (Loan Origination/Change)   |                |  |
| 82                                   | Actual gross disbursement amount exceeds Loan Amount Approved                       | 041            | Changed Award Amount Is Less Than Total Disbursements  |
|                                      | (Change)  |                |  |
| 83                                   | Borrower and student cannot be the same person                                      | 016            | PLUS Borrower and Student Cannot be the Same Person  |
|                                      | (Loan Origination/Change)   |                |  |
| 84                                   | Endorser and student cannot be the same person                                      | 017            | PLUS Endorser and Student Cannot Be the Same Person  |
|                                      | (Change)  |                |  |
| 86                                   | Invalid Academic Year Start and End Dates   | 046            | Incorrect Academic Year Dates  |
|                                      | (Loan Origination/Change)   | 996            | Invalid Value  |
|                                      |   | 998            | Invalid Format   |
| 87                                   | Invalid Additional Unsubsidized Eligibility up to Health Profession Programs Amount | 044            | Incorrect Flag For Additional Unsubsidized Eligibility for Health Profession Programs (formerly HEAL eligible) |
|                                      | (Loan Origination/Change)   | 998            | Invalid Format   |
| 88                                   | Invalid Additional Unsubsidized Eligibility for Dependent Student                   | 998            | Invalid Format   |
|                                      | (Loan Origination/Change)   |                |  |

| LOAN ORIGINATION/CHANGE REJECT CODES |  |                |  |
|--------------------------------------|--|----------------|--|
| Legacy Reject Code                   | Legacy Edit Message  | COD Error Code | COD Edit Message   |
| 90                                   | All actual disbursements must be adjusted to \$0<br><br>(Change)   | N/A            | Edit N/A for COD Full Participants                                       |
| 91                                   | Anticipated disbursement gross amount(s) must be greater than zero<br><br>(Change)   | N/A            | Edit N/A for COD Full Participants                                       |
| 92                                   | Loan Period Start and End Dates exceed the Academic Year Dates<br><br>(Loan Origination/Change)  | 045            | Incorrect Award Dates  |
| 93                                   | Invalid borrower's social Security Number<br><br>(Change)  | N/A            | Edit N/A for COD Full Participants                                       |
| 95                                   | Only four anticipated disbursements are allowed for a PLUS loan<br><br>(Loan Origination/Change)   | 996            | Invalid Value  |
| 96                                   | Loan not inactive for fee change<br><br>(Change)   | N/A            | Edit N/A for COD Full Participants                                       |
| 97                                   | Invalid Origination Fee Percentage<br><br>(Loan Origination/Change)  | 996            | Invalid Value  |
| A2                                   | First Anticipated Disbursement Date must be the earliest.<br><br>(Change)  | N/A            | Edit N/A for COD Full Participants                                       |
| A5                                   | Anticipated Interest Rebate Amount is not equal to the LOC's calculated interest rebate amount<br><br>(Loan Origination)                             | 078            | Incorrect Disbursement Rebate Amount                                     |
| A6                                   | Cannot Change Academic Year Start or End Date<br><br>(Change)  | 047            | Academic Year Dates Already Linked to MPN                                |
| A7                                   | Invalid Interest Rebate Percentage<br><br>(Change)   | N/A            | Edit N/A for COD Full Participants                                       |
| A8                                   | All Actual Disbursements Are Not Reduced to Zero<br><br>(Change)   | N/A            | Edit N/A for COD Full Participants                                       |
| A9                                   | This SSN, DOB, and Last Name combination is not on CPS   | 011            | No eligible SSN, DOB, and Last Name combination match on CPS for student |
| B3                                   | No further Origination Records can be accepted for this borrower. The Direct Loan Servicing Center has notified the LOC that this person is deceased | 092            | No Further Awards Can Be Accepted For This Borrower Person Is Deceased   |

## Disbursement Reject Codes

| DISBURSEMENT REJECT CODES |  |                |   |
|---------------------------|--|----------------|---|
| Legacy Reject Code        | Legacy Edit Message  | COD Error Code | COD Edit Message  |
| 1                         | Disbursement cancellation not allowed  | N/A            | Edit N/A for COD Full Participants  |
| 2                         | School is currently a non-participating school   | 048            | School is Ineligible  |
| 4                         | Discrepancy being researched by the LOC  | N/A            | Edit N/A for COD Full Participants  |
| 5                         | Program Year and Cycle Indicator do not match  | N/A            | Edit N/A for COD Full Participants  |
| 7                         | Disbursement Actual Net Amount does not match LOC's calculated net amount  | 063            | Incorrect Disbursement Amount   |
| 8                         | Invalid Disbursement Actual Net Amount   | 062            | Disbursement Amount(s) Is Less Than Or Equal to Zero for Sequence Number 01                                 |
|                           |  | 996            | Invalid Value   |
| 9                         | Disbursement Actual Loan Fee Amount does not match LOC's calculated loan fee amount  | 077            | Incorrect Disbursement Loan Fee Amount  |
| 11                        | Invalid Disbursement Actual Loan Fee Amount  | 996            | Invalid Value   |
| 12                        | Invalid Disbursement Actual Gross Amount   | 062            | Disbursement Amount(s) Is Less Than Or Equal to Zero for Sequence Number 01                                 |
|                           |  | 996            | Invalid Value   |
|                           |  | 998            | Invalid Format  |
|                           |  | 067            | Incorrect Disbursement Amount   |
| 16                        | Disbursement Sequence Number not in sequential order   | 056            | Sequence Number Not In Sequential Order   |
| 17                        | An actual disbursement does not exist for this disbursement number   | N/A            | Edit N/A for COD Full Participants  |
| 22                        | New disbursement date is more than 120 days after the original disbursement date   | 049            | Disbursement Date Is More Than 120 Days After the Original Disbursement Date                                |
| 23                        | Original disbursement date is invalid or missing   | 996            | Invalid Value   |
| 24                        | Disbursement Actual Gross Amount exceeds the maximum annual loan limit for this borrower at all enrolled schools for equal or overlapping academic years | N/A            | Edit N/A for COD Full Participants  |
| 25                        | Total Disbursement Actual Gross Amount cannot be greater than the promissory note amount at the LOC for this PLUS loan                                   | 096            | Total Disbursed Amount cannot be greater than the lesser of the award amount or the award amount requested. |
| 26                        | Confirmation required prior to disbursement  | N/A            | Edit N/A for COD Full Participants  |
| 29                        | Invalid Disbursement Number for PLUS   | 996            | Invalid Value   |
|                           |  | 998            | Invalid Format  |
| 31                        | Invalid Disbursement Number for Subsidized/Unsubsidized  | 996            | Invalid Value   |
|                           |  | 998            | Invalid Format  |

| DISBURSEMENT REJECT CODES |  |                |   |
|---------------------------|--|----------------|---|
| Legacy Reject Code        | Legacy Edit Message  | COD Error Code | COD Edit Message  |
| 36                        | Disbursement Actual Gross Amount is not numeric  | 072            | Incomplete Disbursement Amount  |
|                           |  | 998            | Invalid Format  |
| 37                        | Disbursement Actual Loan Fee Amount is not numeric   | 072            | Incomplete Disbursement Amount  |
|                           |  | 998            | Invalid Format  |
| 38                        | Disbursement Actual Net Amount is not numeric  | 072            | Incomplete Disbursement Amount  |
| 39                        | Invalid Disbursement Actual Gross Amount   | 057            | A change/adjustment to a Disbursement Date and Disbursement Amount were submitted on the same transaction. Adjustment to Disbursement Amount has been rejected. |
| 40                        | Duplicate date adjustment  | N/A            | Edit N/A for COD Full Participants  |
| 41                        | Original disbursement date does not match current disbursement date                            | N/A            | Edit N/A for COD Full Participants  |
| 42                        | Invalid loan fee rate  | 996            | Invalid Value   |
| 43                        | Missing loan limit data  | N/A            | Edit N/A for COD Full Participants  |
| 44                        | First actual disbursement date cannot be after any subsequent disbursements                    | 052            | First Disbursement Date Must Be the Earliest  |
| 45                        | Invalid First Disbursement Flag  | 996            | Invalid Value   |
| 46                        | First disbursement must be received before any subsequent disbursements                        | N/A            | Edit N/A for COD Full Participants  |
| 47                        | First disbursement must be received before any changes to the first disbursement               | N/A            | Edit N/A for COD Full Participants  |
| 48                        | First disbursement already received  | N/A            | Edit N/A for COD Full Participants  |
| 49                        | First disbursement changed more than twice   | 076            | First Disbursement Flag Changed More Than Twice   |
| 50                        | More than one disbursement record contains the same First Disbursement Flag for this loan      | 075            | Multiple First Disbursement Flags   |
| 51                        | First disbursement must have the earliest disbursement date                                    | 052            | First Disbursement Date Must Be the Earliest  |
| 52                        | Disbursement Interest Rebate Amount is not numeric   | 072            | Incomplete Disbursement Amount  |
| 53                        | Invalid Disbursement Interest Rebate Amount  | 996            | Invalid Value   |
| 54                        | Disbursement Interest Rebate Amount does not equal the LOC's calculated interest rebate amount | 078            | Incorrect Disbursement Rebate Amount  |
| 55                        | Invalid Loan Fee Rate for First Anticipated Disbursement Date                                  | N/A            | Edit N/A for COD Full Participants  |
| 56                        | Invalid Adjusted Disbursement Date fee amount  | 996            | Invalid Value   |
| 57                        | Invalid Adjusted Disbursement Date net amount  | 996            | Invalid Value   |
| 58                        | Invalid Adjusted Disbursement Date interest rebate amount                                      | N/A            | Edit N/A for COD Full Participants  |
| 59                        | Invalid disbursement sequence number. Disbursement sequence number must be 01-65.              | 093            | Invalid disbursement sequence number  |
| 60                        | Borrower in Pending Bankruptcy Status  | 089            | Invalid disbursement due to pending bankruptcy  |
| 61                        | Borrower is Deceased   | 095            | Invalid disbursement, person is deceased  |
| 62                        | Loan is Affected by Discharge  | 094            | Invalid disbursement due to a loan discharge notification for an unauthorized signature/unauthorized payment  |

| DISBURSEMENT REJECT CODES |   |                |  |
|---------------------------|---|----------------|--|
| Legacy Reject Code        | Legacy Edit Message   | COD Error Code | COD Edit Message   |
| E                         | Invalid Disbursement Activity   | 996            | Invalid Value  |
| F                         | Invalid Disbursement Sequence Number  | 996            | Invalid Value  |
| G                         | Total Disbursement Actual Gross Amounts cannot be greater than the Loan Amount Approved/Requested | 067            | Incorrect Disbursement Amount  |
| J                         | Credit check not yet approved for this PLUS loan.   | 080            | No Accepted PLUS Credit Decision Status  |
| K                         | No Actual Disbursement exists for this adjustment   | N/A            | Edit N/A for COD Full Participants   |
| L                         | Unsatisfactory school eligibility conditions  | N/A            | Edit N/A for COD Full Participants   |
| M                         | Duplicate disbursement transaction  | 058            | Duplicate Disbursement Information On File                                       |
| P                         | Duplicate adjustment transaction  | 058            | Duplicate disbursement information on file.                                      |
| Q                         | Disbursement date outside of allowable window   | 996            | Invalid Value  |
|                           |   | 050            | Disbursement Date Outside Allowable Window                                       |
| S                         | Disbursement date cannot be more than 7 days after the current date.                              | 051            | Disbursement Date with a Payment Trigger set to true outside of allowable window |
| T                         | Must have valid promissory note to disburse   | 081            | No Promissory Note on File   |
| U                         | Invalid Loan Identifier   | N/A            | Edit N/A for COD Full Participants   |
| V                         | Invalid disbursement date   | 053            | Disbursement Date cannot be blank  |
| X                         | Invalid School Code   | 996            | Invalid Value  |
| Y                         | School is physically closed or ownership changed  | N/A            | Edit N/A for COD Full Participants   |
| Z                         | School Code does not match School Code on loan record   | N/A            | Edit N/A for COD Full Participants   |